		led 12/07/20	Entered 12/07/20 12:29:27	Desc Main
Fill in this i	nformation to identify the case:		6	
Debtor 1	Glenn Tracy Allen			
Debtor 2 (Spouse, if filing	Donna Marple Allen			
United States	Bankruptcy Court for the: Eastern District of	Virginia		
Case number	19-50186-SCS			
Official	Form 410S1_			
Notic	e of Mortgage Pa	yment Ch	ange	12/15
debtor's prin	's plan provides for payment of postpet ncipal residence, you must use this forn nent to your proof of claim at least 21 d	n to give notice of any	changes in the installment payment a	mount. File this form
Name of o	creditor: The Secretary of Veteran	's Affairs	Court claim no. (if known): 1-1	
	its of any number you use to e debtor's account: 5	3 9 5	Date of payment change: Must be at least 21 days after date of this notice	01/01/2021
			New total payment: Principal, interest, and escrow, if any	\$724.30
Part 1:	Escrow Account Payment Adjustm	ent		
□ No	Attach a copy of the escrow account state the basis for the change. If a statement is Current escrow payment: \$	ement prepared in a for	m consistent with applicable nonbankruptowhy:	
Part 2:	Mortgage Payment Adjustment			
2. Will the variabl	e debtor's principal and interest pay e-rate account? Attach a copy of the rate change notice position attached, explain why:	repared in a form consi	stent with applicable nonbankruptcy law. I	
	Current interest rate:	%	New interest rate:	%
	Current principal and interest payment	t: \$	New principal and interest payment:	\$
Part 3:	Other Payment Change			
3. Will the	ere be a change in the debtor's mor	tgage payment for	a reason not listed above?	
☑ No	-			
Yes.	Attach a copy of any documents describin (Court approval may be required before the			odification agreement.
	Reason for change:			
	Current mortgage payment: \$		New mortgage payment: \$	

Debtor 1	Glenn Tracy Allen	Case	e number (if known) 19-50186-SCS
Fi	rst Name Last Name		
Part 4: Si	gn Here		
The person telephone no	completing this Notice must sign it. Sign and print umber.	your name and	your title, if any, and state your address and
Check the app	propriate box.		
☐ I am ti	ne creditor.		
 I am t	ne creditor's authorized agent.		
knowledge,	der penalty of perjury that the information pro information, and reasonable belief. Anthony Sottile	vided in this cl	12/7/2020
Print:	D. Anthony Sottile First Name Middle Name Last Name	Title	Authorized Agent for Creditor
Company	Sottile & Barile, LLC		
Address	394 Wards Corner Road, Suite 180 Number Street		
		140	
	City State	ZIP Code	
Contact phone	513-444-4100	Ema	u bankruptcy@sottileandbarile.com

314 S. Franklin Street, 2nd Floor

https://myloanweb.com/BSI

P.O. Box 517 Titusville, PA 16354

1-800-327-7861

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Annual Escrow Account Disclosure Statement

ACCOUNT NUMBER:

011

DATE: 11/18/20

GLENN T ALLEN DONNA ALLEN 104 MADRID DR HAMPTON, VA 23669

PROPERTY ADDRESS 104 MADRID DR HAMPTON, VA 23669

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 01/01/2021 THROUGH 12/31/2021.

ANTICIPATED PAYMENTS FROM ESCROW 01/01/2021 TO 12/31/2021				
HOMEOWNERS F/P	\$327.81			
CITY	\$1,997.64			
MISCELLANEOUS T	\$111.96			
TOTAL PAYMENTS FROM ESCROW	\$2,437.41			
MONTHLY PAYMENT TO ESCROW	\$203.11			

ANTICIPATED ESCROW ACTIVITY 01/01/2021 TO 12/31/2021							
ANTICIPATED PAYMENTS				ESCROW BALANCE COMPARISON			
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED		
			STARTING BALANCE -	> \$2,341.24	\$561.59		
JAN	\$203.11			\$2,544.35	\$764.70		
FEB	\$203.11	\$327.81	HOMEOWNERS F/P	\$2,419.65	\$640.00		
MAR	\$203.11			\$2,622.76	\$843.11		
APR	\$203.11			\$2,825.87	\$1,046.22		
MAY	\$203.11			\$3,028.98	\$1,249.33		
JUN	\$203.11	\$993.24	CITY	\$2,238.85	\$459.20		
		\$52.98	MISCELLANEOUS T	L1-> \$2,185.87	L2-> \$406.22		
JUL	\$203.11			\$2,388.98	\$609.33		
AUG	\$203.11			\$2,592.09	\$812.44		
SEP	\$203.11			\$2,795.20	\$1,015.55		
OCT	\$203.11			\$2,998.31	\$1,218.66		
NOV	\$203.11			\$3,201.42	\$1,421.77		
DEC	\$203.11	\$1,004.40	CITY	\$2,400.13	\$620.48		
		\$58.98	MISCELLANEOUS T	\$2,341.15	\$561.50		

------ DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE ------

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS GREATER THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SURPLUS. YOUR ESCROW SURPLUS IS \$1,779.65.

CALCULATION OF YOUR NEW PAYMENT

PRIN & INTEREST \$521.19 ESCROW PAYMENT \$203.11 NEW PAYMENT EFFECTIVE 01/01/2021 \$724.30

YOUR ESCROW CUSHION FOR THIS CYCLE IS \$406.22.



Our records indicate that you have filed for Bankruptcy protection. As a result of your Bankruptcy filing, escrow account deficiencies prior to your filing date have been removed from calculation of your analysis, and they are now reflected as amounts due within your pre-petition arrearage. This Escrow Analysis Statement was prepared under the assumption that all escrow payments have been made in the amount required each month. The surplus funds indicated above are not an accurate reflection of your escrow account because no surplus funds will exist until all amounts are received towards your pre-petition arrearage.

****** Continued on reverse side ********

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 03/01/2020 AND ENDING 02/28/2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEGING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 03/01/2020 IS:

PRIN & INTEREST \$521.19 ESCROW PAYMENT \$201.07 BORROWER PAYMENT \$722.26

	PAYMENTS T	O ESCROW	PAYMENTS F	ROM ESCROW	ESCROW BALANCE			
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL	DESCRIPTION	PRIOR PROJECTED	ACTUAL	
					STARTING BALANCE	\$640.56	\$9,918.68-	
MAR	\$201.07	\$265.49 *				\$841.63	\$9,653.19-	
APR	\$201.07	\$796.47 *		\$993.24 *	CITY	\$1,042.70	A-> \$9,902.94-	
APR				\$52.98	TAXES			
MAY	\$201.07	\$530.98 *				\$1,243.77	\$9,371.96-	
JUN	\$201.07	\$530.98 *	\$995.72		CITY	T-> \$402.14	\$8,840.98-	
JUN			\$46.98		MISCELLANEOUS T			
JUL	\$201.07	\$530.98 *				\$603.21	\$8,310.00-	
AUG	\$201.07	\$530.98 *				\$804.28	\$7,779.02-	
SEP	\$201.07	\$530.98 *				\$1,005.35	\$7,248.04-	
OCT	\$201.07	\$530.98 *				\$1,206.42	\$6,717.06-	
NOV	\$201.07	\$530.98 *		\$1,004.40 *	CITY	\$1,407.49	\$7,249.46-	
NOV				\$58.98	TAXES			
DEC	\$201.07	\$0.00	\$993.24		CITY	\$562.34	\$7,249.46-	
DEC			\$52.98		MISCELLANEOUS T			
JAN	\$201.07	\$0.00				\$763.41	\$7,249.46-	
FEB	\$201.07	\$0.00	\$324.02		HOMEOWNERS F/P	\$640.46	\$7,249.46-	
	\$2,412.84	\$4,778.82	\$2,412.94	\$2,109.60				

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$402.14. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$9,902.94-.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Determining your Shortage or Surplus Shortage:

- Any shortage in your escrow account is usually caused by one the following items:

 An increase, if any, in what was paid for insurance and/or taxes from your escrow account.

 A projected increase in taxes for the upcoming year.

 The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

Surplus:

A surplus in your escrow account is usually caused by one the following items:

- The insurance/taxes paid during the past year were lower than projected.
 A refund was received from the taxing authority or insurance carrier.
 Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA NEWPORT NEWS DIVISION

In Re: Case No. 19-50186-SCS

Glenn Tracy Allen
Donna Marple Allen
Chapter 13

Debtors. Judge Stephen C. St. John

CERTIFICATE OF SERVICE

I certify that on December 7, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

John Russell Bollinger, Debtors' Counsel ecf@bolemanlaw.com

Barry W. Spear, Debtors' Counsel ecf@bolemanlaw.com

Michael P. Cotter, Chapter 13 Trustee mpcotter@mpcch13.com

Office of the United States Trustee ustpregion04.no.ecf@usdoj.gov

I further certify that on December 7, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Glenn Tracy Allen, Debtor 104 Madrid Drive Hampton, VA 23669 Case 19-50186-SCS Doc Filed 12/07/20 Entered 12/07/20 12:29:27 Desc Main Document Page 6 of 6

Donna Marple Allen, Debtor 104 Madrid Drive Hampton, VA 23669

Dated: December 7, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile Authorized Agent for Creditor Sottile & Barile, LLC 394 Wards Corner Road, Suite 180 Loveland, OH 45140

Phone: 513.444.4100

Email: bankruptcy@sottileandbarile.com